



Order Filed on August 23, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCURA, WIGFIELD, HEYER,
STEVENS & CAMMAROTA, LLP**
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CHRISTOPHER J. BALALA, ESQ. (ATTORNEY ID 030732010)
COUNSEL FOR THE DEBTORS

In Re:

Robert J. Bracchitta
Nancy Bracchitta,

Debtors.

Chapter 13

Case NO. 16-26375

Hon. Rosemary Gambardella

**ORDER AUTHORIZING THE DEBTORS TO ENTER INTO A LOAN
MODIFICATION AGREEMENT**

The relief set forth on the following pages, numbered two, is hereby **ORDERED**.

DATED: August 23, 2017

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtors: Robert & Nancy Bracchitta

Case No.: 16-26375 (RG)

Caption of Order: **Order Authorizing Debtors to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the motion of the Debtors, Robert J. Bracchitta & Nancy Bracchitta (the “Debtors”), by and through their counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtors to enter into the Loan Modification Agreement with the Secured Creditor, Wells Fargo Home Mortgage, concerning the mortgage loan encumbering the Debtors’ primary residence at 81 Valley Road, Lincoln Park, New Jersey 07035 (the “Motion”); and the Court having considered the certification of counsel filed in support of the Motion (the “Certification”) with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

IT IS ORDERED that Wells Fargo Home Mortgage and the Debtors are hereby authorized to enter into a loan modification; and it is further;

ORDERED that Wells Fargo Home Mortgage, solely in its capacity as servicer, shall deliver to the Debtors a fully executed copy of the Loan Modification Agreement pursuant to the proposed terms set forth in the exhibit attached to the Certification (the “Exhibit”) within thirty (30) days of the date upon which this Order is entered; and it is further;

ORDERED that should Wells Fargo Home Mortgage, solely in its capacity as servicer, fail to provide the Debtors with a fully executed copy of the Loan Modification Agreement within thirty (30) days of the entry of this Order, this Order shall take effect as the Loan Modification Agreement between the parties, and shall continue to the maturity of the note and mortgage as extended pursuant to the terms set forth in the Exhibit attached to the Certification.

ORDERED, that the Debtors shall file an amended Plan and Schedule J within 14 days of the entry of this order.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert J Bracchitta
 Nancy Bracchitta
 Debtors

Case No. 16-26375-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Aug 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2017.
 db/jdb +Robert J Bracchitta, Nancy Bracchitta, 81 Valley Road, Lincoln Park, NJ 07035-2532

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2017 at the address(es) listed below:

Christopher J. Balala on behalf of Joint Debtor Nancy Bracchitta cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com
 Christopher J. Balala on behalf of Debtor Robert J Bracchitta cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com
 David L. Stevens on behalf of Joint Debtor Nancy Bracchitta dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com
 David L. Stevens on behalf of Debtor Robert J Bracchitta dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2006- HE4 nj_ecf_notices@buckleymadole.com
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2006- HE4 with respect to its interest in the property d nj_ecf_notices@buckleymadole.com
 James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. james.shay@phelanhallinan.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Michael Frederick Dingerdisen on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
 TOTAL: 11